

Certificate of Notice Page 1 of 9
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Bankruptcy Case Number: 17-70281-JAD

Debtor#1: Jerry A. McKinney
Debtor#2: Kathy J. McKinney

Last Four (4) Digits of SSN: 4520
Last Four (4) Digits of SSN: 9538

Check if applicable Amended Plan Plan expected to be completed within the next 12 months

**CHAPTER 13 PLAN DATED MAY 5, 2017
COMBINED WITH CLAIMS BY DEBTOR PURSUANT TO RULE 3004**

UNLESS PROVIDED BY PRIOR COURT ORDER THE OFFICIAL PLAN FORM MAY NOT BE MODIFIED

PLAN FUNDING

Total amount of \$2,535.00 per month for a plan term of 60 months shall be paid to the Trustee from future earnings as follows:

Payments:	By Income Attachment	Directly by Debtor	By Automated Bank Transfer
D#1	\$ _____	\$ _____	\$ _____
D#2	\$ _____	\$ <u>2,535.00</u>	\$ _____

(Income attachments must be used by Debtors having attachable income) (SSA direct deposit recipients only)

Estimated amount of additional plan funds from sale proceeds, etc.: \$ _____

The Trustee shall calculate the actual total payments estimated throughout the plan.

The responsibility for ensuring that there are sufficient funds to effectuate the goals of the Chapter 13 plan rests with the Debtor.

PLAN PAYMENTS TO BEGIN: no later than one month following the filing of the bankruptcy petition.

FOR AMENDED PLANS:

- i. The total plan payments shall consist of all amounts previously paid together with the new monthly payment for the remainder of the plan's duration.
- ii. The original plan term has been extended by _____ months for a total of _____ months from the original plan filing date;
- iii. The payment shall be changed effective _____.
- iv. The Debtor (s) have filed a motion requesting that the court appropriately change the amount of all wage orders.

The Debtor agrees to dedicate to the plan the estimated amount of sale proceeds: \$ _____ from the sale of this property (describe) _____ . All sales shall be completed by _____. Lump sum payments shall be received by the Trustee as follows: _____.

Other payments from any source (describe specifically) _____ shall be received by the Trustee as follows: _____.

The sequence of plan payments shall be determined by the Trustee, using the following as a general guide:

- Level One:* Unpaid filing fees.
- Level Two:* Secured claims and lease payments entitled to Section 1326 (a)(1)(C) pre-confirmation adequate protection payments.
- Level Three:* Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and post-petition utility claims.
- Level Four:* Priority Domestic Support Obligations.
- Level Five:* Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.
- Level Six:* All remaining secured, priority and specially classified claims, miscellaneous secured arrears.
- Level Seven:* Allowed general unsecured claims.
- Level Eight:* Untimely filed unsecured claims for which the Debtor has not lodged an objection.

1. UNPAID FILING FEES

Filing fees: the balance of \$0.00 shall be fully paid by the Trustee to the Clerk of Bankruptcy Court from the first available funds.

2. PERSONAL PROPERTY SECURED CLAIMS AND LEASE PAYMENTS ENTITLED TO PRECONFIRMATION ADEQUATE PROTECTION PAYMENTS UNDER SECTION 1326 (a)(1)(C)

Creditors subject to these terms are identified below within parts 3b, 4b, 5b or 8b. Timely plan payments to the Trustee by the Debtor(s) shall constitute compliance with the adequate protection requirements of Section 1326 (a)(1)(C). Distributions prior to final plan confirmation shall be made at Level 2. Upon final plan confirmation, these distributions shall change to level 3. Leases provided for in this section are assumed by the Debtor(s).

3(a). LONG TERM CONTINUING DEBTS CURED AND REINSTATED, AND LIEN (if any) RETAINED

Name of Creditor (include account #)	Description of Collateral (Address or parcel ID of real estate, etc.)	Monthly Payment (If changed, state effective date)	Pre-petition arrears to be cured (w/o interest, unless expressly stated)
M&T Bank Account ending in 3830	276 Ida Street Houtzdale, PA 16651	\$1,078.00	\$17,600.00
Chase Mtg. Account ending in 7378	927 Good Street Houtzdale, PA 16651	\$502.00	\$6,500.00

3(b). Long term debt claims secured by PERSONAL property entitled to §1326 (a)(1)(C) preconfirmation adequate protection payments:

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4. SECURED CLAIMS TO BE PAID IN FULL DURING TERM OF PLAN, ACCORDING TO ORIGINAL CONTRACT TERMS, WITH NO MODIFICATION OF CONTRACTUAL TERMS AND LIENS RETAINED UNTIL PAID

4(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata" but instead, state the monthly payment to be applied to the claim):

Name of Creditor	Description of Collateral	Contractual Monthly Payment (Level 3)	Principal Balance Of Claim	Contract Rate of Interest

4(b). Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

Name of Creditor	Description of Collateral	Contractual Monthly Payment (Level 3)	Principal Balance Of Claim	Contract Rate of Interest

5. SECURED CLAIMS TO BE FULLY PAID ACCORDING TO MODIFIED TERMS AND LIENS RETAINED

5(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata"; instead, state the monthly payment to be applied to the claim)

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Monthly Payment at Level 3 or Pro Rata
Ally Financial Account ending in 4939	2011 Cadillac SRX	\$16,500.00	3.5%	\$300.16

5(b). *Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):*

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Monthly Payment at Level 3 or Pro Rata

6. SECURED CLAIMS NOT PAID DUE TO SURRENDER OF COLLATERAL; SPECIFY DATE OF SURRENDER

7. THE DEBTOR PROPOSES TO AVOID OR LIMIT THE LIENS OF THE FOLLOWING CREDITORS:

Name the Creditor and identify the collateral with specificity.	Name the Creditor and identify the collateral with specificity.

8. LEASES. Leases provided for in this section are assumed by the debtor(s). Provide the number of lease payments to be made by the Trustee.

8(a). *Claims to be paid at plan level three (for vehicle payments, do not use "pro rata"; instead, state the monthly payment to be applied to the claim):*

Name of Creditor (include account#)	Description of leased asset	Monthly payment amount and number of payments	Pre-petition arrears to be cured (Without interest, unless expressly stated otherwise)

8(b). *Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):*

Name of Creditor (include account#)	Description of leased asset	Monthly payment amount and number of payments	Pre-petition arrears to be cured (Without interest, unless expressly stated otherwise)

9. SECURED TAX CLAIMS FULLY PAID AND LIENS RETAINED

Name of Taxing Authority	Total Amount of Claim	Type of Tax	Rate of Interest *	Identifying Number(s) if Collateral is Real Estate	Tax Periods
Commonwealth of PA	\$998.49	Tax Lien	3%	276 Ida Street Houtzdale, PA 16651	

**The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania and County of Allegheny shall bear interest at the statutory rate in effect as of the date of confirmation of the first plan providing for payment of such claims.*

10. PRIORITY DOMESTIC SUPPORT OBLIGATIONS:

If the Debtor (s) is currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the Debtor (s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders. If this payment is for prepetition arrearages only, check here: ☐ As to "Name of Creditor," specify the actual payee, e.g. PA SCDU, etc.

Name of Creditor	Description	Total Amount of Claim	Monthly Payment or Prorata

11. PRIORITY UNSECURED TAX CLAIMS PAID IN FULL

Name of Taxing Authority	Total Amount of Claim	Type of Tax	Rate of Interest (0% if blank)	Tax Periods

12. ADMINISTRATIVE PRIORITY CLAIMS TO BE FULLY PAID

- a. Percentage fees payable to the Chapter 13 Fee and Expense Fund shall be paid at the rate fixed by the United States Trustee.
- b. Attorney fees are payable to The Debt Doctors, LLC. In addition to a retainer of \$630.00 already paid by or on behalf of the Debtor, the amount of \$3,370.00 is to be paid at the rate of \$200.00 per month. Including any retainer paid, a total of \$_____ has been approved pursuant to a fee application. An additional \$4,000.00 may be sought through a fee application to be filed and approved before any additional amount will be paid thru the Plan.

13. OTHER PRIORITY CLAIMS TO BE PAID IN FULL

Name of Creditor	Total Amount of Claim	Interest Rate (0% if blank)	Statute Providing Priority Status

14. POST-PETITION UTILITY MONTHLY PAYMENTS. This provision completed only if utility provider has agreed to this treatment.

These payments comprise a single monthly combined payment for post-petition utility services, any post-petition delinquencies and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility file a motion requesting a payment change, the Debtor will be required to file an amended plan. These payments may not resolve all of the post-petition claims of the utility. The utility may require additional funds from the Debtor (s) after discharge.

Name of Creditor	Monthly Payment	Post-petition Account Number

15. CLAIMS OF UNSECURED NONPRIORITY CREDITORS TO BE SPECIALLY CLASSIFIED. If the following is intended to be treated as long term continuing debt treatment pursuant to Section 1322(b)(5) of the Bankruptcy Code, check here: ☐

Name of Creditor	Principal Balance or Long Term Debt	Rate of Interest (0% if blank)	Monthly Payments	Arrears to be Cured	Interest Rate on Arrears

16. CLAIMS OF GENERAL, NONPRIORITY UNSECURED CREDITORS

Debtor(s) ESTIMATE that a total of \$0.00 will be available for distribution to unsecured, non-priority creditors. Debtor(s) UNDERSTAND that a MINIMUM of \$0.00 shall be paid to unsecured, non-priority creditors in order to comply with the liquidation alternative test for confirmation. The total pool of funds estimated above is NOT the MAXIMUM amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is 0%. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified in Parts 1 - 15, above, are included in this class.

GENERAL PRINCIPLES APPLICABLE TO ALL CHAPTER 13 PLANS

This is the voluntary Chapter 13 reorganization plan of the Debtor (s). The Debtor (s) understand and agree that the Chapter 13 plan may be extended as necessary by the Trustee, to not more than sixty (60) months, in order to insure that the goals of the plan have been achieved. Property of the estate shall not re-vest in the Debtor (s) until the bankruptcy case is closed.

The Debtor (s) shall comply with the tax return filing requirements of Section 1308, prior to the Section 341 Meeting of Creditors, and shall provide the Trustee with documentation of such compliance at or before the time of the Section 341 Meeting of Creditors. Counsel for the Debtor(s), or Debtor (if not represented by counsel), shall provide the Trustee with the information needed for the Trustee to comply with the requirements of Section 1302 as to notification to be given to Domestic Support Obligation creditors, and Counsel for the Debtor(s), or Debtor (if pro se) shall provide the Trustee with the calculations relied upon by Counsel to determine the Debtor (s)' current monthly income and disposable income.

As a condition to eligibility of the Debtor(s) to receive a discharge upon successful completion of the plan, Counsel for the debtor(s), or the debtor(s) if not represented by counsel, shall file with the Court Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) within forty-five (45) days after making the final plan payment.

All pre-petition debts are paid through the Trustee. Additionally, ongoing payments for vehicles, mortgages and assumed leases are also paid through the Trustee, unless the Court orders otherwise.

Percentage fees to the Trustee are paid on all distributions at the rate fixed by the United States Trustee. The Trustee has the discretion to adjust, interpret and implement the distribution schedule to carry out the plan. The Trustee shall follow this standard plan form sequence unless otherwise ordered by the Court.

The provisions for payment to secured, priority and specially classified creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the Trustee will not be required. The Clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. If the secured, priority or specially classified creditor files its own claim, then the creditor's claim shall govern, provided the Debtor (s) and Debtor (s)' counsel have been given notice and an opportunity to object. The Trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.

Any Creditor whose secured claim is modified by the plan, or reduced by separate lien avoidance actions, shall retain its lien until the plan has been fully completed, or until it has been paid the full amount to which it is entitled under applicable non-bankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and successful completion of the plan by the Debtor (s), the creditor shall promptly cause all mortgages and liens encumbering the collateral to be satisfied, discharged and released

Should a pre-petition Creditor file a claim asserting secured or priority status that is not provided for in the plan, then after notice to the Trustee, counsel of record, (or the Debtor (s) in the event that they are not represented by counsel), the Trustee shall treat the claim as allowed unless the Debtor(s) successfully objects.

Both of the preceding provisions will also apply to allowed secured, priority and specially classified claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' COUNSEL OF RECORD (OR DEBTOR, IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed on the Debtor.

BY SIGNING THIS PLAN THE UNDERSIGNED, AS COUNSEL FOR THE DEBTOR(S), OR THE DEBTOR(S) IF NOT REPRESENTED BY COUNSEL, CERTIFY THAT I/WE HAVE REVIEWED ANY PRIOR CONFIRMED PLAN(S), ORDER(S) CONFIRMING PRIOR PLAN(S), PROOFS OF CLAIM FILED WITH THE COURT BY CREDITORS, AND ANY ORDERS OF COURT AFFECTING THE AMOUNT(S) OR TREATMENT OF ANY CREDITOR CLAIMS, AND EXCEPT AS MODIFIED HEREIN, THAT THIS PROPOSED PLAN CONFORMS TO AND IS CONSISTENT WITH ALL SUCH PRIOR PLANS, ORDERS AND CLAIMS. FALSE CERTIFICATIONS SHALL SUBJECT THE SIGNATORIES TO SANCTIONS UNDER FED.R.BANK.P. 9011.

Attorney Signature /s/ *Matthew M. Herron*

Attorney Name and Pa. ID # Matthew M. Herron, 88927

Attorney Address and Phone 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222 (412) 395-6001

Debtor Signature /s/ *Jerry A. McKinney*

Debtor Signature /s/ *Kathy J. McKinney*

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jerry A. McKinney
 Kathy J. McKinney
 Debtors

Case No. 17-70281-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: gamr
 Form ID: pdf900

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Date Rcvd: May 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2017.

db/jdb
 cr
 +Jerry A. McKinney, Kathy J. McKinney, 276 Ida Street, Houtzdale, PA 16651-8542
 +JPMorgan Chase Bank, National Association as servi, 3415 Vision Drive,
 Columbus, OH 43219-6009
 14417258 +ACS/College Loan Corp., 501 Bleecker St., Utica, NY 13501-2401
 14417264 +AM Std Asst., 100 Cambridge St., Suite 1600, Boston, MA 02114-2518
 14417263 Altoona Regional, 820 Howard Avenue, Altoona, PA 16601
 14417265 +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
 14417266 Beneficial, PO Box 1231, Brandon, FL 33509-1231
 14417272 +CCS/Nationwide Insurance, 725 Canton Street, Norwood, MA 02062-2679
 14417283 +CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance, PO Box 105125, Atlanta, GA 30348)
 14417270 +Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
 14417269 +Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14417271 +Cawley & Bergmann, LLP, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916
 14417273 +Centre Diagnostic, PO Box 197, State College, PA 16804-0197
 14417274 +Centre Emergency Med., PO Box 6009, Hermitage, PA 16148-1009
 14417275 +Chase Card, Attn: Correspondence Dept., PO Box 15298, Wilmington, DE 19850-5298
 14417276 +Chase Mtg., PO Box 24696, Columbus, OH 43224-0696
 14417277 +Clair and Eleanor Godissart, 525 Keystone Hill Road, Philipsburg, PA 16866-8305
 14417278 +Clearfield Hospital, PO Box 731584, Dallas, TX 75373-1584
 14417280 +Comcast Cable, PO Box 23870, Jacksonville, FL 32241-3870
 14417281 +Commonwealth of PA, 118 Enterprise Drive, Philipsburg, PA 16866-3172
 14417282 Complete Payment Recovery, 3500 5th Street, River Falls, AL 36476
 14417286 +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
 14417288 +David J. Hickton, Esq., US Post Office & Courthouse, 700 Grant Street, Suite 4000,
 Pittsburgh, PA 15219-1956
 14417289 +Delta Management Associates, Inc., 100 Everett Avenue, Suite 6, P.O. Box 9191,
 Chelsea, MA 02150-9191
 14417292 Fst Premier, 601 S Minneapolis Ave., Sioux Falls, SD 57104
 14417293 Geisinger, PO Box 27727, Newark, NJ 07101-7727
 14417294 +Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001
 14417298 +HSBC, PO Box 71104, Charlotte, NC 28272-1104
 14417299 +HSBC Mortgage Services, 636 Grand Regency Blvd., Brandon, FL 33510-3942
 14417295 +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3254
 14417296 +Holiday Financial Service, 1800 Daisy Street Ext St., Clearfield, PA 16830-3254
 14417297 +Home Health Resource, PO Box 13150, Overland Park, KS 66282-3150
 14417300 +ICN IPA Colletion, PO Box 893, Washington, PA 15301-0893
 14396349 +KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14417303 +L.S. Ross Assoc., PO Box 6099, Jackson, MI 49204-6099
 14417304 +Laffey & Associates, 415 Chartiers Avenue, Carnegie, PA 15106-2356
 14417305 +Laurel Eye Clinic, PO Box 1180, Sharpsburg, GA 30277-0964
 14417317 +MRS Associates, Inc., 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 14417311 +Med East Post Opd Surgical, PO Box 822796, Philadelphia, PA 19182-2796
 14417312 +MediCredit, PO Box 1629, Maryland Heights, MO 63043-0629
 14417313 +Medicredit Corp./Outsource Group, Attn: Bankruptcy, 3620 Interstate 70 Dr. Se,
 Columbia, MO 65201-6582
 14417314 Meredith Manor, Waverly, WV 26184
 14417316 Mihalkd's, One Hilside Drive, Altoona, PA 16601
 14417318 +Mt. Nittany Medical Center, PO Box 536317, Pittsburgh, PA 15253-5905
 14417319 +Mt. Nittany Medical Center, PO Box 1259, State College, PA 16804-1259
 14417320 +Mt. Nittany Physician Group, PO Box 6005, Hermitage, PA 16148-1005
 14417321 National Credit Adjusters, P.O. Box 3023, Hutchinson, KS 67504-3023
 14417322 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
 14417323 Northland Group, PO Box 129, Thorofare, NJ 08086-0129
 14417324 +Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
 14417325 #+PA Collection, PO Box 893, Washington, PA 15301-0893
 14398032 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14417327 +Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425
 14417328 +Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988
 14417326 +Penn Credit, Attn: Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988
 14417329 +Penn Highlands, PO Box 16157, Rocky River, OH 44116-0157
 14417331 +Penn Highlands Clfd, PO Box 893, Washington, PA 15301-0893
 14417330 +Penn Highlands Clfd, 809 Turnpike Ave., PO Box 992, Clearfield, PA 16830-0992
 14417332 +Penn Highlands Dubois, PO Box 447, Du Bois, PA 15801-0447
 14417334 R&R Radiology Consultants, PO Box 129, State College, PA 16803
 14417335 +Scheer, Green & Burke, PO Box 1312, Toledo, OH 43603-1312
 14417336 +Schumacher Group, 165 Caprice Court, Unit B, Castle Rock, CO 80109-1559
 14417339 +The Caring Healthcare Network, 601 N. Front Street, Philipsburg, PA 16866-2303
 14417340 +The HMC Group, Collection Agency, POB 16211, Rocky River, OH 44116-0211
 14417342 +Tribute Card, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555
 14417343 +Tyrone Hospital, 9245 Watson Industrial Park, Saint Louis, MO 63126-1518

District/off: 0315-7

User: gamr
Form ID: pdf900

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14417346 +UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
14417347 +Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr. Ste 500,
Weldon Springs, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 06 2017 00:07:35 Exeter Finance Corp.,
c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
14417260 E-mail/Text: EBNProcessing@afni.com May 06 2017 00:05:06 AFNI, 1310 MLK Drive,
PO Box 3517, Bloomington, IL 61702-3517
14417259 +E-mail/Text: katie.wilson@advanceddisposal.com May 06 2017 00:04:50 Advanced Disposal,
6330 Route 219, Brockway, PA 15824-5016
14417261 +E-mail/Text: roy.buchholz@allianceoneinc.com May 06 2017 00:04:47 Alliance One,
4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
14417262 +E-mail/Text: ally@ebn.phinsolutions.com May 06 2017 00:04:47 Ally Financial,
200 Renaissance Ctr., Detroit, MI 48243-1300
14417267 +E-mail/Text: banko@berkscredit.com May 06 2017 00:04:51 Berks Credit & Collections,
PO Box 329, Temple, PA 19560-0329
14417268 +E-mail/Text: bankruptcy@cavps.com May 06 2017 00:05:07 Calvary Portfolio Services,
500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14417279 +E-mail/Text: bankruptcy@firstenergycorp.com May 06 2017 00:05:04 Collection Service Center,
839 5th Ave., New Kensington, PA 15068-6303
14417284 +E-mail/Text: csdlclientservices@cboflanc.com May 06 2017 00:05:11
Credit Bureau of Lancaster County, Inc., PO Box 1271, Lancaster, PA 17608-1271
14417285 +E-mail/Text: bankruptcy_notifications@ccsusa.com May 06 2017 00:05:15
Credit Collection Services, 2 Wells Avenue, Newton Center, MA 02459-3246
14417287 +E-mail/Text: hariasdiaz@creditmanagementcompany.com May 06 2017 00:05:09
Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14417290 E-mail/Text: bknotice@erccollections.com May 06 2017 00:05:05
Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14417291 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com May 06 2017 00:07:53 Exeter Finance Corp.,
PO Box 166008, Irving, TX 75016-6008
14417301 E-mail/Text: cio.bncmail@irs.gov May 06 2017 00:04:51 Internal Revenue Service,
Centralized Insolvency Unit, PO Box 21126, Philadelphia, PA 19114-0326
14417307 +E-mail/Text: ebn@ltdfin.com May 06 2017 00:04:52 LTD Financial Services,
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
14417308 +E-mail/PDF: resurgentbknotifications@resurgent.com May 06 2017 00:13:22 LVNV Funding,
PO Box 10497, Greenville, SC 29603-0497
14417306 E-mail/PDF: gecsed@recoverycorp.com May 06 2017 00:07:48 Lowe's, P.O. Box 530914,
Atlanta, GA 30353-0914
14417309 E-mail/Text: camanagement@mtb.com May 06 2017 00:04:52 M & T Bank, PO Box 844,
Buffalo, NY 14240
14417315 +E-mail/Text: bankruptcydpt@mcmcg.com May 06 2017 00:05:01 Midland Credit Management,
8875 Aero Drive Ste 200, San Diego, CA 92123-2255
14417333 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 06 2017 00:13:23
Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14417337 +E-mail/Text: bankruptcy@sw-credit.com May 06 2017 00:05:02 Southwest Credit Systems,
4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
14417338 +E-mail/PDF: cbp@onemainfinancial.com May 06 2017 00:07:35 Springleaf, PO Box 64,
Evansville, IN 47701-0064
14417341 +E-mail/Text: bankruptcydepartment@tsico.com May 06 2017 00:05:13 Transworld Systems,
PO Box 15273, Wilmington, DE 19850-5273
14417345 +E-mail/Text: skorman@uoc.com May 06 2017 00:05:15 UOC, 101 Regent Court,
State College, PA 16801-7965
14417344 +E-mail/Text: bnc@alltran.com May 06 2017 00:04:48 United Recovery Systems,
P.O. Box 722929, Houston, TX 77272-2929

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr LakeView Loan Servicing, LLC
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14417310* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: Mabt/contfin, PO Box 8099, Newark, DE 19714)
14417302* +KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street,
Philadelphia, PA 19106-1538

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0315-7

User: gamr
Form ID: pdf900

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association as
servicer for PNC Bank, N.A. pabk@logs.com
Matthew M. Herron on behalf of Joint Debtor Kathy J. McKinney mmh@thedebedtctors.com,
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TOTAL: 6